

**IN THE UNITED STATES DISTRICT COURT FOR THE  
MIDDLE DISTRICT OF ALABAMA  
NORTHERN DIVISION**

**ELRICK HARRIS,**

**Plaintiff,**

**v.**

**OPTION ONE MORTGAGE  
CORPORATION, H&R BLOCK  
MORTGAGE CORPORATION,  
PREMIER MORTGAGE  
FUNDING, INC.; AND MORGAN  
TITLE SERVICE, LLC,**

**Defendants.**

**CIVIL ACTION NO.**

**2:06-cv-630-ID**

**FIRST AMENDMENT TO ANSWER OF DEFENDANTS**

**COME NOW** defendants Option One Mortgage Corporation and H&R Block Mortgage Corporation and hereby amend their Answer to plaintiff's Complaint to assert the following additional defense:

**TWENTY-EIGHTH DEFENSE**

Some or all of plaintiff's claims are barred under the economic loss rule.

Respectfully submitted,

/s/ Stephen A. Walsh

Stephen A. Walsh

Attorney for Defendants

Option One Mortgage Corporation and  
H&R Block Mortgage Corporation

**OF COUNSEL:**

ADAMS AND REESE LLP  
2100 Third Avenue North, Suite 1100  
Birmingham, Alabama 35203-3367  
Telephone: (205) 250-5000  
Facsimile: (205) 250-5034

**CERTIFICATE OF SERVICE**

I hereby certify that on December 8, 2006, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the following:

Robert E. Kirby, Jr.  
Smith, Hanson & Kirby, LLC  
Attorney for Plaintiff  
4401 Gary Avenue  
Fairfield, AL 35064

Richard M. Allen  
Chad W. Bryan  
Capell & Howard  
150 South Perry Street  
Montgomery, AL 36104

Joseph C. Espy, III  
Melton Espy & Williams, PC  
P. O. Drawer 5130  
Montgomery, AL 36103-5130

/s/ Stephen A. Walsh  
OF COUNSEL